

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF SOUTH CAROLINA

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Anita

First name

Loretta

Middle name

Thorne

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Anita L. Thorne
Anita Loretta Egea
Anita L. Agea

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4613

Debtor 1 **Anita Loretta Thorne**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**3928 Hottinger Avenue
North Charleston, SC 29405**

Number, Street, City, State & ZIP Code

Charleston

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Anita Loretta Thorne**

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

8. How you will pay the fee ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years? ☐ No.
☒ Yes.

District	District of South Carolina	When	7/09/15	Case number	15-03628
District	District of South Carolina	When	4/04/14	Case number	14-01968
District		When		Case number	

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? ☒ No
☐ Yes.

Debtor		Relationship to you	
District		Case number, if known	
Debtor		Relationship to you	
District		Case number, if known	

11. Do you rent your residence? ☒ No. Go to line 12.
☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.
☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Anita Loretta Thorne**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Anita Loretta Thorne**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Anita Loretta Thorne**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Anita Loretta Thorne**Anita Loretta Thorne**

Signature of Debtor 1

Signature of Debtor 2

Executed on **August 28, 2019**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **Anita Loretta Thorne**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ann U. Bell

Signature of Attorney for Debtor

Date

August 28, 2019

MM / DD / YYYY

Ann U. Bell 10372

Printed name

Drose Law Firm

Firm name

**3955 Faber Place Drive, Suite 103
Charleston, SC 29405**

Number, Street, City, State & ZIP Code

Contact phone **843-767-8888**

Email address

drose@droselaw.com

10372 SC

Bar number & State

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

ATTORNEY GENERAL OF THE US
CIVIL DIVISION BANKRUPTCY SECTION
US DEPARTMENT OF JUSTICE
WASHINGTON DC 20530

AZALEA MOTORS
2319 SAVANNAH HIGHWAY
CHARLESTON SC 29414

BANK OF AMERICA
PO BOX 1390
NORFOLK VA 23501-1390

CARRINGTON MORTGAGE
PO BOX 79001
PHOENIX AZ 85062

CHARLESTON COUNTY TAX COLLECTOR
C/O CHAS CO BANKRUPTCY DEPT
4045 BRIDGE VIEW DR
N CHARLESTON SC 29405-7464

CREDIT ACCEPTANCE CORP
PO BOX 513
SOUTHFIELD MI 48037

DROSE LAW FIRM
3955 FABER PLACE DRIVE, SUITE 103
NORTH CHARLESTON SC 29405

INTERNAL REVENUE SERVICE
1835 ASSEMBLY STREET
STOP MDP 39
COLUMBIA SC 29201

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

ROPER ST FRANCIS
PO BOX 751874
CHARLOTTE NC 28275-1874

SC DEPARTMENT OF REVENUE
PO BOX 12265
COLUMBIA SC 29211

TRIDENT HOSPITAL
ATTN: LLC
PO BOX 2308
SHERMAN TX 75091-2308

US ATTORNEY FOR SOUTH CAROLINA
FOR THE INTERNAL REVENUE SERVICE
1441 MAIN STREET SUITE 500
COLUMBIA SC 29201

WILLIAM LIMEHOUSE
2520 BACONS BRIDGE ROAD
SUMMERVILLE SC 29485

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court
District of South Carolina

In re Anita Loretta Thorne Debtor(s) Case No. _____
Chapter 13

CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) _____ computer diskette
(b) _____ scannable hard copy
(number of sheets submitted _____)
(c) X electronic version filed via CM/ECF

Date: August 28, 2019

/s/ Anita Loretta Thorne

Anita Loretta Thorne

Signature of Debtor

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court
District of South Carolina**

In re **Anita Loretta Thorne**

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	3,700.00
Prior to the filing of this statement I have received	\$	1,200.00
Balance Due	\$	2,500.00

2. \$ **310.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Unanticipated work or representation of the debtors including, but not limited to, any dischargeability actions, judicial lien avoidances, relief from stay actions, proof of claim litigation, complex plan confirmation issues, or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 28, 2019

Date

/s/ Ann U. Bell

Ann U. Bell 10372

Signature of Attorney

Drose Law Firm

3955 Faber Place Drive, Suite 103

Charleston, SC 29405

843-767-8888 Fax: 843-203-3260

drose@droselaw.com

Name of law firm

Case 19-04528-jw Attorneys	Doc 1 Phone Number	Filed 08/28/19 Document	Entered 08/28/19 10:20:13 Page 16 of 18 Mailing address	Desc Main e-mail address
R. Michael Drose Thomas M. Fryar Ann U. Bell	843-767-8888 1-800-444-1339		3955 Faber Place Drive, Suite 103 Charleston, SC 29405	michaeldrose@droselaw.com ann@droselaw.com

CHAPTER 13 EMPLOYMENT AGREEMENT

THIS AGREEMENT entered into on August 26, 2019, by and between law firm and the undersigned client, wherein law firm agrees to represent client in a Chapter 13 action.

LAW FIRM agrees to make best efforts to submit a plan that will ultimately be confirmed by the United States Bankruptcy Court. It is understood that law firm is to submit a plan, and provide client with a copy of said plan as soon as practicable. Client agrees to review said plan and become acquainted with its terms. If client does not understand any provision of said plan, client should discuss it with the law firm.

THERE HAS been no guarantee made that the Court will approve the plan of client, however, the law firm warrants that the plan will comply with the provisions of Chapter 13. Client understands that the proposed payments will have to be made for the plan to succeed, and that the **payments to the trustee will have to be current on all payments to the Chapter 13 Trustee at the time of confirmation, or Client's case may be dismissed.** Client also understands that all payments must be made by way of either a pay order - where they are deducted automatically from your paychecks or a deduction from your bank account for which a small fee is charged.

IT IS understood that the plan submitted may require amending, and that the parties shall work together toward attempting to settle any objections to the plan. Law firm is not responsible for the accuracy of any balance owed any creditor, as oftentimes clients do not have the exact figures.

THE TOTAL *in cash* required for attorney's fees shall be \$1200, plus costs (including the court's filing fee) of \$375.

CLIENT agrees that additional fees, NOT TO BE PAID DIRECTLY BY CLIENT, in the amount of \$2500 plus any approved costs of the law firm, will be paid over the life of the plan. Law firm must submit this fee to the Court for consideration, and, if approved, will be paid from funds paid to the Trustee. **Additionally, in the event that issues arise prior to confirmation which require work which the law firm believes was not anticipated by this agreement, or work that exceeds the expectation of the law firm, the law firm shall have the option of seeking additional compensation from the monies paid by the trustee. Additionally, work spent by the Law Firm for services rendered as a result of any matters involving default under or variance from the terms of the confirmed plans, or other complicating, unexpected issues shall enable law firm to seek compensation in a fashion approved at the time by this court.**

CLIENT understands that \$ 1200, required for attorney's fees, shall be considered earned when paid and shall be deposited in law firm's operating account.

CLIENT'S attendance will be required at all Court hearings, and client should notify law firm immediately if attendance is impossible. Law firm cannot guarantee that the case will not be dismissed if client fails to attend any scheduled hearing.

CLIENT is responsible for all information provided to the Court, and understands that projections made regarding expected payments are based on such information. If amendment is necessary after the plan is confirmed because of incorrect information supplied by the client, additional attorney fees may be required.

CLIENT understands that law firm will not be held responsible for any car repossessions which may occur between the time of contact with this law firm and the actual filing of the case. Client should take his/her own precautions to avoid car repossession, especially if client has received a Notice of Right to Cure. Law firm reserves the right to discontinue representation in the event that a car is repossessed, and an agreement is not reached as to additional compensation for law firm to regain possession of the car.

I HAVE READ AND UNDERSTAND THIS PAGE OF THE AGREEMENT:

Anda Z. me
CLIENT

CLIENT

CLIENT understands that the proposals of law firm regarding the forgiveness of tax debt, or the taxes that would need to be paid, are based upon the information provided by client, and not based upon independent research done by law firm. The timing of the filing of the bankruptcy case can be very important in the forgiveness of tax debt, especially if any tax returns were not filed, were filed only by the taxing entity, or were filed late (even if an extension was requested and granted). The fees charged for the case do not reflect sufficient funds to cover the time required to do such research. Client hereby waives any liability of the law firm in not researching this issue before the case is filed, in order to keep the fees charged for filing the case to the amount indicated above.

CLIENT understands that law firm is not required to file a case until the retainer and filing fee have been paid and all administrative responsibilities (including providing information requested by law firm) of the client have been performed.

CLIENT should not assume this action has been filed until given a case number for client's case.

CLIENT understands that Client may be responsible for paying certain debts *direct* to creditors, and Client understands that failure to maintain those payments could result in the ultimate loss of property. Despite the bankruptcy, there are some debts that you may be continuing to pay directly. Often, mortgage companies and others will stop sending you bills and will no longer allow you to make online payments after you have filed a bankruptcy. Make a copy of your bill prior to filing to enable you to make proper payments after your case is filed.

CLIENT understands that Client must make all payments, on time, of domestic support obligations coming due after filing the bankruptcy. Failure to maintain those payments could result in dismissal of the bankruptcy case. Law Firm will not be responsible for communication with or representation of Client in Family Court matters arising from failure to remain current with post-filing requirements or in any way be responsible for efforts to seek relief in the Bankruptcy Court in an effort to avoid a Family Court appearance caused by a post-filing default of Client, or for any reason.

CLIENT understands that income tax returns must be filed (if required) and any future income taxes owed (those coming due after the filing of the bankruptcy) will have to be paid by the client. Failure to do so could result in the dismissal of the case. Future property taxes will also have to be paid by the client.

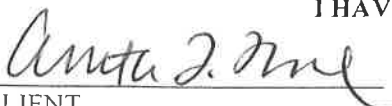
CLIENT understands that they must disclose the existence of any student loans for which they are responsible. Such debts should be listed, but these are nondischargeable unless the Court finds, in a separate action, that the debt should be forgiven as an extraordinary hardship. An action such as this would require substantial additional fees to this firm. Since no such agreement has been reached to initiate such an action, these debts will survive the bankruptcy, and will continue to accrue interest and be a legal obligation of yours even though we have listed the debt in the case.

CLIENT understands that upon confirmation of the plan, and all work required to accomplish this, no additional work would be required of the firm without negotiated fees. In no event will the firm be required to represent the debtor in the event that the case is dismissed for failure of the debtor to abide by any term of the plan or a subsequent Order of the Court, and in no event will the firm be required to represent the debtor in any negotiations with a creditor after the discharge of the case.

CLIENT UNDERSTANDS THAT, IN THE EVENT THAT CLIENT'S CASE IS DISMISSED BY THE BANKRUPTCY COURT, THE ATTORNEY-CLIENT RELATIONSHIP BETWEEN CLIENT AND LAW FIRM IS TERMINATED. This employment agreement does not extend to law firm representing client post-dismissal. In order to undertake any further representation after dismissal, a new meeting with client may be necessary and a new employment agreement WOULD be required. Further, fees for such representation would be determined on a case-by-case basis.

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I HAVE READ AND UNDERSTAND THIS PAGE OF THE AGREEMENT:


CLIENT

CLIENT

CLIENT agrees that additional fees, as indicated above, may be requested directly, or law firm, at its discretion, may file a claim for those fees, to be paid over the life of the plan from funds paid to the Trustee.

CLIENT understands that additional fees will be required if creditors are added to the original list. This fee would be a minimum of \$100.00 which would be paid to us. Out of this money, \$30.00 would be paid to the Clerk of Court. We reserve the right to charge a higher fee for such work, and often do, if there are any special problems with the creditor(s) added.

CLIENT understands that there are trustee fees of 10% added to the plan payment for compensation of work completed by the Trustees office, and it is non-negotiable.

CLIENT shall immediately notify law firm upon any CHANGE OF ADDRESS, change of phone number, or change of employment **throughout the Chapter 13 case.**

CLIENT shall immediately contact law firm upon receipt of any letter from the firm requesting reply.

CLIENT should expect law firm to answer all questions promptly. Whenever an attorney is not available, client understands that he/she should speak with the designated bankruptcy assistant, who can answer many questions, relay information to the attorney and then call client back, or schedule an appointment with the attorney.

CLIENT understands that, if the case is filed jointly, attorney represents both clients. If, at any time, clients disagree as to the disposition of the case, attorney may find it impossible to represent both clients. At that time, the conflict will be discussed, and, if necessary, the attorney will withdraw as counsel for *both* clients.

CLIENT understands that, after confirmation of the plan, an appointment may be required to speak with an attorney regarding matters or problems that arise. Any necessary additional work, as well as fees for that work, would be discussed then.

CLIENT will be required to complete two debt management courses before the case is closed in order to receive the discharge of debts.

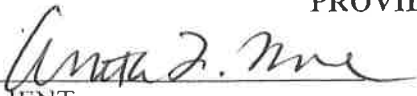
CLIENT understands that law firm is not responsible for updating or making any type of corrections or objections regarding client's credit report, or any account of a creditor, either before, during or after the filing of the bankruptcy case. FURTHER, the law firm has not obligated itself to represent clients in the event of some action of a third party which might violate the bankruptcy stay or otherwise affect client's rights. In the event the law firm believes a third party has performed an inappropriate act we will agree to make ONE written demand in an effort to seek a "correction" of the problem, but the law firm will have no requirement to initiate an action in bankruptcy or State court to seek damages or other relief. A separate agreement between client and law firm would be required in such event. **CLIENT understands that any discussions with their mortgage company to refinance or modify their mortgage will be undertaken by CLIENT and not by the law firm.**

CLIENT understands that any breach of this agreement by client will permit law firm to petition for Court permission to withdraw services, and all monies paid to law firm shall be retained as liquidated damages for client's breach. If Client decides not to go forward with this intended action, for any reason, monies paid to the law firm shall be retained as compensation for services rendered up to that point in time.

CLIENT hereby grants law firm a limited power of attorney to apply funds received from the Trustee or any other source, towards any outstanding fee balance, by granting law firm the right to endorse Client's name upon such checks. Law firm shall photocopy all such checks and give Client an accounting of all funds so applied.

WE will agree to hold your papers until one year after the case is dismissed or discharged.

I HAVE READ ALL THREE PAGES OF THIS AGREEMENT, UNDERSTAND IT, AND HAVE BEEN PROVIDED WITH A COPY OF IT, WHICH I AGREE TO KEEP.


CLIENT

CLIENT